REMARKS

In the Office Action dated August 23, 2005, claims 1 through 30 are pending. Claims 1-5, 8-13 and 17-18 and 30 are rejected under 35 U.S.C. 102(a) as being unpatentable by US Patent Number 6,615,258 to Barry (hereinafter referred to as "Barry"). Claims 6-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barry, in further view of US Patent Number 6,535,917 to Zamanzadeh (hereinafter referred to as "Zamanzadeh"). Claims 14 and 16 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Barry, in view of US Patent Number 5,262,940 to Sussman ("Sussman") and in further view of US Patent Number 5,493,105 to Desai (hereinafter referred to as "Desai"). Claims 19-20 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Barry in view of Sussman and in further view of Desai. Claims 21-29 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Barry, Sussman, and Desai, and further in view of US Patent Number 5,182,705 to Barr (hereinafter referred to as "Barr").

Applicant traverses the rejection and amends claim 28 such that it depends from claim 27 instead of claim 22. No new matter is added.

Independent claims 1 and 10 are rejected under 35 U.S.C. 102 over U.S. Patent No. 6,615,258 to Barry ("Barry"). Independent claims 1 and 10 relate to methods for providing remote access to insurance applications. More particularly, independent claim 1 recites "providing a web-based logon screen for accessing [] insurance applications." Independent claim 10 includes the same language. Barry fails to describe providing access to insurance applications.

In rejecting independent claims 1 and 10, the examiner takes the following position:

> since the disclosure in Barry states that the data management and access system can be used in a comprehensive range of service industries (Col. 2, Ln. 37–46), the insurance industry is within the scope of the industries encompassed by the disclosure of Barry.

Applicant respectfully submits that taking such a position is impermissible under the law and under the MPEP. The position taken by the examiner is similar to that of a genus-species argument, i.e., that the insurance industry is within the genus of service industries. However, the disclosure of a genus in a prior art reference generally does not anticipate a claim to a particular species within that genus. For example, in the chemical arts, according to MEP §2131.02, a disclosure in a prior art reference to a genus only anticipates a claim directed to a particular

compound within that genus if one skilled in the art would be able to "immediately envisage" the compound. This is not the case here. One skilled in the art would not immediately envisage applying the teachings of Barry to insurance applications based on Barry's description of "data management and access systems in a comprehensive range of service industries."

Furthermore, a claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference. MPEP § 2131, citing *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). Barry does not expressly or inherently describe using the system described therein with insurance applications. Thus, it is impermissible for the Examiner to assert that Barry describes the recited subject matter.

In addition, independent claim 1 recites prompting entry of a user ID, a user password, and a selection of an insurance application at a logon screen. Barry fails to describe prompting a user to select an application at the logon screen. The Action asserts that Barry describes such subject matter at column 12, lines 21–34. The cited passages states:

> The logon applet checks for the name/password entry and instantiates a session object in step 72, communicating the name/password pair. The session object sends a message containing the name/password to a remote server for user validation in step 74. When the user is properly authenticated by the server in step 76, another Web page having backplane object is downloaded in steps 78, 80, 84. This page is referred to as a home page. At the same time, all the application software objects are downloaded in step 82.

This passage describes downloading application software objects for selection from a home page after a user has already been logged into the system and the user has been authenticated. The passage does not describe prompting a user to select an application from a logon page, as expressly recited in independent claim 1.

Independent claim 10 also recites specific insurance applications that are included for selection, i.e., an "insurance policy quote" and an "insurance policy issuance." Barry fails to describe these particular applications. Even if the examiner continues to take the position that Barry's general description of data management and access systems for service industries is sufficient to anticipate a broader recitation of insurance applications, such description certainly does not anticipate a claim, such as claim 10, that recites specific applications tailored to a particular one of those industries.

At least for the reasons set forth above, Applicant therefore requests reconsideration and withdrawal of the §102 rejections of independent claims 1 and 10. Claims 2–5, 8, and 9 depend on claim 1, directly or indirectly, and add further limitations thereto. Claims 11–13, 17, 18, and 30 depend from claim 10, directly and indirectly, and add further limitations thereto. Thus, Applicant requests reconsideration and withdrawal of the §102 rejections of claims 2–5, 8, 9, 11–13, 17, 18, and 30.

Claims 6, 7, 14–16, and 19–29 are rejected under 35 U.S.C. 103 over various combinations of Barry, Zamanzadeh, Sussman, Desai, and Barr. Zamanzadeh, Sussman, Desai, and Barr all fail to cure the deficiencies of Barry. Thus, Applicant requests reconsideration and withdrawal of the §103 rejections of claims 6, 7, 14–16, and 19–29.

Furthermore, several of the dependent claims included in the application recite additional limitations that are particularly tailored to applications for serving the insurance industry, which are not described in the cited references. For example, claim 13 recites, in part, "providing a second screen to gather information about an insurance customer for which the insurance policy quote is selected," and "prompting entry of an agent code of the user at the second screen." Claim 15 recites providing a number of additional screens which prompt a user for insurance policy-specific information. Claim 21 recites providing a screen that prompts for selection of a type of insurance policy. Claims 21 and 23 recite providing one or more screens for prompting entry of information about determinants for the selected insurance type. Claims 25–28 recite providing screens for prompting entry of information related to specific types of insurance, i.e., vehicle insurance and home-owners insurance. Thus, Applicant requests further reconsideration of the §102 and 103 rejections of claims 13, 15, 21, 23, and 25–28 on these grounds.

In view of the above amendment, Applicant believes the pending application is in condition for allowance.
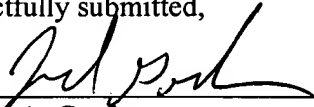
Applicant believes no fee is due with this response other than as reflected on the enclosed Amendment Transmittal. However, if a fee is due, please charge our Deposit Account No. 18-1945, under Order No. SPLT-P01-001 from which the undersigned is authorized to draw.

Dated: January 23, 2006   Respectfully submitted,

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